IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No	
Filing Date	
Inventor	KRAEHENBUEHL et al.
Group Art Unit	3691
Examiner	Shrestha, Bijendra K.
Attorney's Docket No	ER1-0016US
Title: ON-LINE REINSURANCE CAPACITY A	UCTION SYSTEM AND
METHOD	

RESPONSE TO FINAL OFFICE ACTION DATED SEPTEMBER 24, 2007

To: Commissioner for Patents and Trademarks

P.O. Box 1450

Alexandria, VA 22313-1450

From: Tim R. Wyckoff

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This communication is responsive to the Office Action dated September 24, 2007, for which a three-month shortened statutory period for response is set for December 24, 2007. Please amend the above-captioned application as follows.

INTRODUCTORY COMMENTS

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 14 of this paper.